



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [OFG BANCORP](#)

City/State [SAN JUAN, PR](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [10,058,179](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
----------------------	-------------

- | | |
|---|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

OFG BANCORP
254 MUÑOZ RIVERA AVENUE
15TH FLOOR
SAN JUAN, PR 00918

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	10,199,575			10,273,231			10,307,096			9,660,675			6,471,709		
Net income (\$000)	119,872			112,871			146,150			74,327			53,842		
Number of BHCs in peer group	132			132			152			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.75	2.79	96	4.10	2.65	95	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97
+ Non-interest income	1.30	0.94	73	1.26	1.09	65	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65
- Overhead expense	3.43	2.18	92	3.24	2.21	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86
- Provision for credit losses	0.20	0.10	81	-0.09	-0.12	51	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	49	0.05	0.02	80	0.13	0.01	97
+ Other tax equivalent adjustments	0	0	85	0	0	49	0	0	42	0	0	22	0	0	46
= Pretax net operating income (tax equivalent)	2.42	1.46	95	2.21	1.76	80	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30
Net operating income	1.57	1.10	89	1.46	1.34	66	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Net income	1.57	1.10	89	1.46	1.34	66	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Net income (Subchapter S adjusted)		1.56			2.06			1.37			1.27				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.30	3.36	96	4.77	3.12	95	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97
Interest expense	0.25	0.35	38	0.39	0.26	79	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31
Net interest income (tax equivalent)	5.05	3.01	96	4.38	2.85	96	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.33	0.09	91	0.35	0.12	93	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99
Earnings coverage of net loan and lease losses (X)	11.64	36.38	35	9.22	26.30	27	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.32	1.17	94	2.82	1.32	95	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95
Allowance for loan and lease losses / Total loans and leases	2.30	1.15	94	2.80	1.30	95	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.03	0.39	96	2.44	0.58	96	2.25	0.49	98	2.92	0.67	97	2.18	0.56	97
30-89 days past due loans and leases / Total loans and leases	2.34	0.33	96	1.76	0.29	97	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
Liquidity and Funding															
Net noncore funding dependence	-9.09	5.89	8	-29.63	-3.31	3	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23
Net short-term noncore funding dependence	-11.24	0.87	12	-33.86	-9.17	8	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16
Net loans and leases / Total assets	65.53	63.09	52	59.23	58.81	51	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Capitalization															
Tier 1 leverage ratio	9.82	9.22	71	9.33	9.07	65	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22
Holding company equity capital / Total assets	9.88	9.68	53	9.93	10.79	36	10.80	10.31	58	11.05	10.51	59	11.24	11.37	48
Total equity capital (including minority interest) / Total assets	9.88	9.81	51	9.93	10.91	34	10.80	10.36	57	11.05	10.57	58	11.24	11.43	47
Common equity tier 1 capital / Total risk-weighted assets	13.38	11.79	78	13.52	12.64	69	13.77	12.48	73	13.08	12.44	65	10.91	12.50	27
Net loans and leases / Equity capital (X)	6.63	6.64	49	5.96	5.47	63	5.92	6.35	40	5.99	6.79	32	6.35	6.55	44
Cash dividends / Net income	20.03	31.93	28	14.08	27.22	26	14.89	22.04	30	28.11	29.42	48	38.79	25.65	72
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			53.82			39.66				93.20
Growth Rates															
Assets	-5.17	6.04	11	5.87	9.51	36	0.75	9.64	13	5.68	16.11	12	41.23	8.66	97
Equity capital	-5.68	-3.83	50	-1	7.52	6	-1.55	7.16	8	3.87	8.42	23	4.56	12.19	14
Net loans and leases	4.91	14.48	14	-4.51	-0.66	39	-2.64	2.51	26	-2.12	9.99	9	49.87	8.63	97
Noncore funding	-30.58	36.20	5	-42.10	-21.64	20	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	6.32	22	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	96.26	104.01	15	101.93	103.15	49	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41
Cash from ops + noncash items + op expense / Op expense + dividends	406.89	118.32	93	708.71	155.61	96	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	337,016	327,380	435,473	457,993	341,318	2.94	41.09
Income from lease financing receivables.....	629	1,346	1,688	2,386	20	-53.27	174.67
Fully taxable income on loans and leases.....	334,759	325,680	433,153	455,723	333,138	2.79	45.89
Tax-exempt income on loans and leases.....	2,886	3,046	4,008	4,656	8,200	-5.25	-70.03
Estimated tax benefit on income on loans and leases.....	9,446	4,365	9,350	10,128	10,261	116.40	162.34
Income on loans and leases (tax equivalent).....	347,091	333,091	446,511	470,507	351,599	4.20	43.02
Investment interest income (tax equivalent).....	24,879	7,834	11,864	10,959	20,073	217.58	15.72
Interest on balances due from depository institutions.....	9,574	2,287	3,231	4,373	13,023	318.63	209.74
Interest income on other earning assets.....	230	255	318	579	824	-9.80	-60.95
Total interest income (tax equivalent).....	381,774	343,467	461,924	486,418	385,519	11.15	42.52
Interest on time deposits of \$250K or more	1,574	3,941	4,701	10,568	7,443	-60.06	-52.70
Interest on time deposits < \$250K.....	4,022	8,888	10,601	23,832	16,987	-54.75	-62.44
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	11,460	12,832	16,360	17,596	14,122	-10.69	45.45
Interest on other borrowings and trading liabilities.....	1,075	2,243	2,816	4,717	11,648	-52.07	-86.66
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		-100.00
Total interest expense.....	18,131	27,904	34,478	56,713	50,200	-35.02	-41.75
Net interest income (tax equivalent).....	363,643	315,563	427,446	429,705	335,319	15.24	53.60
Non-interest income.....	99,803	97,448	138,268	114,470	67,685	2.42	119.25
Adjusted operating income (tax equivalent)	463,446	413,011	565,714	544,175	403,004	12.21	64.19
Overhead expense.....	262,716	249,263	341,010	350,232	228,974	5.40	77.58
Provision for credit losses.....	15,318	-6,610	771	93,717	96,792		-82.64
Securities gains (losses)	0	0	19	4,728	8,274		-100.00
Other tax equivalent adjustments	1	0	0	-1	0		
Pretax net operating income (tax equivalent).....	185,413	170,358	223,952	104,953	85,512	8.84	249.90
Applicable income taxes	56,094	53,122	68,452	20,499	21,409	5.59	307.75
Tax equivalent adjustments	9,447	4,365	9,350	10,127	10,261	116.43	158.11
Applicable income taxes (tax equivalent).....	65,541	57,487	77,802	30,626	31,670	14.01	276.30
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	119,872	112,871	146,150	74,327	53,842	6.20	236.97
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	119,872	112,871	146,150	74,327	53,842	6.20	236.97
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	119,872	112,871	146,150	74,327	53,842	6.20	236.97
Investment securities income (tax equivalent).....	24,879	7,834	11,864	10,959	20,073	217.58	15.72
US Treasury and agency securities (excluding mortgage-backed securities)	3,396	137	183	3,372	165	2378.83	595.90
Mortgage-backed securities	21,423	7,658	11,615	7,558	19,854	179.75	3.35
All other securities	60	39	66	29	54	53.85	-78.82
Cash dividends declared.....	24,012	15,892	21,760	20,893	20,887	51.09	31.13
Common	24,012	14,637	20,505	14,381	14,375	64.05	203.34
Preferred.....	0	1,255	1,255	6,512	6,512	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.99	3.12	96	4.46	2.90	94	4.48	3.12	96	5.04	3.53	98	5.96	4.19	97
Less: Interest expense	0.24	0.33	38	0.36	0.24	79	0.33	0.26	67	0.59	0.54	59	0.78	0.95	34
Equals: Net interest income (tax equivalent)	4.75	2.79	96	4.10	2.65	95	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97
Plus: Non-interest income	1.30	0.94	73	1.26	1.09	65	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65
Equals: adjusted operating income (tax equivalent)	6.06	3.77	93	5.36	3.80	92	5.49	3.89	91	5.63	3.96	91	6.23	4.16	92
Less: Overhead expense	3.43	2.18	92	3.24	2.21	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86
Less: Provision for credit losses	0.20	0.10	81	-0.09	-0.12	51	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	49	0.05	0.02	80	0.13	0.01	97
Plus: other tax equivalent adjustments	0	0	85	0	0	49	0	0	42	0	0	22	0	0	46
Equals: Pretax net operating income (tax equivalent)	2.42	1.46	95	2.21	1.76	80	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30
Less: Applicable income taxes (tax equivalent)	0.86	0.34	96	0.75	0.41	93	0.75	0.35	96	0.32	0.27	63	0.49	0.35	86
Less: Minority interest	0	0	43	0	0	41	0	0	46	0	0	45	0	0	45
Equals: Net operating income	1.57	1.10	89	1.46	1.34	66	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	49	0	0	50	0	0	50
Equals: Net income	1.57	1.10	89	1.46	1.34	66	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Memo: Net income (last four quarters)	1.49	1.10	87	1.34	1.30	59	1.42	1.26	68	0.77	0.97	30	0.83	1.19	18
Net income-BHC and noncontrolling (minority) interest	1.57	1.11	89	1.46	1.35	66	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19
Margin Analysis															
Average earning assets / Average assets	94.10	92.93	65	93.55	93.09	56	93.62	93.81	44	92.67	93.47	38	94.12	93.22	59
Average interest-bearing funds / Average assets	61.64	60.58	61	63.51	61.98	65	62.63	65.01	43	66.61	68.25	43	72.86	70.66	60
Interest income (tax equivalent) / Average earning assets	5.30	3.36	96	4.77	3.12	95	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97
Interest expense / Average earning assets	0.25	0.35	38	0.39	0.26	79	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31
Net interest income (tax equivalent) / Average earning assets	5.05	3.01	96	4.38	2.85	96	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97
Yield or Cost															
Total loans and leases (tax equivalent)	6.99	4.24	95	6.77	4.07	96	6.85	4.16	95	6.97	4.28	96	7.65	4.98	97
Interest-bearing bank balances	0.90	0.79	66	0.13	0.13	46	0.14	0.15	46	0.28	0.32	43	2.23	2.26	57
Federal funds sold and reverse repos		1.05			0.25			0.17			0.43			2.02	
Trading assets	0	0.57	26	5.50	0.45	96	4.24	0.32	92	3.50	0.80	92	6.11	0.49	94
Total earning assets	5.17	3.33	96	4.70	3.09	95	4.69	3.40	98	5.32	3.80	98	6.16	4.47	97
Investment securities (tax equivalent)	2.31	1.96	80	1.74	1.77	50	1.78	1.75	59	1.77	2.32	11	2.27	2.74	7
US Treasury and agency securities (excluding mortgage-backed securities)	1.66	1.38	79	1.51	1.23	70	1.52	1.22	72	2.24	1.87	70	0.15	2.54	0
Mortgage-backed securities	1.97	1.87	59	1.50	1.55	48	1.61	1.44	67	2.13	2.05	59	2.43	2.54	36
All other securities	4.16	2.89	87	2.95	2.85	59	3.46	2.49	83	0.28	3.24	1	0.56	3.80	1
Interest-bearing deposits	0.36	0.35	64	0.54	0.22	93	0.50	0.27	90	0.85	0.62	79	1.02	1.13	40
Time deposits of \$250K or more	0.63	0.61	58	1	0.70	80	0.96	0.79	67	1.58	1.60	43	1.70	2.13	13
Time deposits < \$250K	0.65	0.58	65	1.11	0.67	88	1.03	0.75	78	1.67	1.49	70	1.43	1.91	13
Other domestic deposits	0.30	0.31	60	0.36	0.16	90	0.34	0.17	93	0.43	0.36	68	0.54	0.86	22
Foreign deposits		0.52			0.12			0.42			1.24			2.53	
Federal funds purchased and repos		0.88			0.18			0.11		2.61	0.37	96	2.47	1.23	85
Other borrowed funds and trading liabilities	1.31	1.55	35	1.06	1.29	41	1.08	0.53	70	0.92	0.55	67	1.46	1.03	55
All interest-bearing funds	0.38	0.54	34	0.57	0.38	84	0.53	0.41	71	0.88	0.79	64	1.06	1.34	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Non-interest Income and Expenses															
Total non-interest income		99,803		97,448		138,268		114,470		67,685					
Fiduciary activities income		8,338		9,069		12,184		11,344		11,853					
Service charges on deposit accounts - domestic		14,492		14,601		19,460		19,438		13,710					
Trading revenue.....		-13		-5		-7		-13		88					
Investment banking fees and commissions.....		6,801		11,785		14,829		16,199		8,929					
Insurance activities revenue.....		9,906		2,876		8,618		4,606		6,100					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		10,474		9,397		13,520		8,784		1,179					
Net securitization income		1,687		2,292		2,827		1,272		0					
Net gains (losses) on sales of loans, OREO, other assets.....		12,178		10,005		13,696		11,537		-1,480					
Other non-interest income.....		35,940		37,428		53,141		41,303		27,306					
Total overhead expenses		262,716		249,263		341,010		350,232		228,974					
Personnel expense.....		104,685		98,068		131,828		131,216		81,240					
Net occupancy expense.....		26,873		26,128		35,018		36,608		21,628					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		6,431		7,352		9,802		11,069		1,170					
Other operating expenses.....		124,727		117,715		164,362		171,339		124,936					
Fee income on mutual funds and annuities.....		3,831		4,582		5,855		4,539		4,740					
Memoranda															
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0					
Number of equivalent employees		2,262		2,332		2,312		2,325		2,335					
Average personnel expense per employee.....		46.28		42.05		57.02		56.44		34.79					
Average assets per employee.....		4,509.10		4,405.33		4,458.09		4,155.13		2,771.61					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.84	2.43	72	4.70	2.14	80	4.23	0.54	90	3.97	0.51	91	7	0.66	94
Overhead expenses / Net Interest Income + non-interest income	57.87	58.02	48	61	58.85	57	61.29	60.88	53	65.58	61.22	71	58.30	61.79	34
Percent of Average Assets															
Total overhead expense	3.43	2.18	92	3.24	2.21	90	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86
Personnel expense.....	1.37	1.20	73	1.27	1.23	60	1.28	1.37	47	1.36	1.42	46	1.26	1.50	27
Net occupancy expense.....	0.35	0.22	91	0.34	0.24	90	0.34	0.28	78	0.38	0.30	81	0.33	0.32	59
Other operating expenses.....	1.71	0.73	93	1.62	0.72	92	1.69	0.70	98	1.89	0.73	96	1.95	0.76	97
Overhead less non-interest income	2.13	1.22	96	1.97	1.08	96	1.97	1.39	93	2.44	1.44	96	2.49	1.65	94
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.69	57.55	47	60.35	58.34	58	60.28	60	56	64.36	58.93	80	56.82	59.91	33
Personnel expense.....	22.59	31.86	15	23.74	32.89	12	23.30	34.64	6	24.11	33.88	8	20.16	34.17	2
Net occupancy expense.....	5.80	5.98	45	6.33	6.26	48	6.19	7.36	33	6.73	7.04	45	5.37	7.50	19
Other operating expenses.....	28.30	19.14	91	30.28	18.68	94	30.79	17.56	98	33.52	17.57	96	31.29	17.93	98
Total non-interest income	21.53	24.10	49	23.59	28.20	41	24.44	24.76	46	21.04	23.45	49	16.80	19.83	38
Fiduciary activities income	1.80	2.13	54	2.20	2.27	57	2.15	2.32	56	2.08	1.45	63	2.94	1.61	72
Service charges on domestic deposit accounts	3.13	3.30	43	3.54	3.25	53	3.44	3.11	61	3.57	2.67	72	3.40	3.21	58
Trading revenue.....	0	0.57	14	0	0.68	5	0	0.07	4	0	0.10	4	0.02	0.07	83
Investment banking fees and commissions.....	1.47	2.15	51	2.85	2.46	70	2.62	0.92	87	2.98	1.03	85	2.22	0.91	85
Insurance activities revenue.....	2.14	0.36	91	0.70	0.38	78	1.52	0.64	82	0.85	0.41	80	1.51	0.37	85
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0	48	0	0	48	0	0	50
Net servicing fees	2.26	1.23	80	2.28	0.56	87	2.39	0.47	90	1.61	0	93	0.29	0.22	72
Net securitization income	0.36	0	96	0.55	0.01	95	0.50	0	98	0.23	0	96	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	2.63	1.19	81	2.42	3.64	48	2.42	4.52	46	2.12	5.55	40	-0.37	2.27	2
Other non-interest income.....	7.75	8.80	54	9.06	9.39	61	9.39	8.76	64	7.59	7.76	55	6.78	7.41	47
Overhead less non-interest income	35.15	32.79	51	36.76	29.67	71	35.84	34.71	51	43.32	34.63	73	40.02	39.47	52
Applicable income taxes / Pretax net operating income (tax equivalent).....	30.25	21.50	99	31.18	21.49	98	30.57	21.61	96	19.53	20.30	36	25.04	21.51	80
Applicable income tax + TE / Pretax net operating income + TE	35.35	23.57	98	33.74	23.11	96	34.74	21.64	98	29.18	22.51	90	37.04	23.31	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	2,985,477	3,140,856	3,097,319	3,452,770	3,680,433	-4.95	29.72	
Commercial and industrial loans	1,180,753	1,137,212	1,123,262	1,156,482	888,551	3.83	208.16	
Loans to individuals	2,379,104	2,016,552	2,077,480	1,900,520	1,956,793	17.98	88.76	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	3,305	7,776	7,743	11,632	11,432	-57.50	-6.51	
Other loans and leases	197,551	160,961	179,444	184,664	221,175	22.73	16.03	
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	6,746,190	6,463,357	6,485,248	6,706,068	6,758,384	4.38	63.79	
Less: Allowance for loan and lease losses	155,162	180,872	155,937	204,809	116,538	-14.21	0.65	
Net loans and leases	6,591,028	6,282,485	6,329,311	6,501,259	6,641,846	4.91	66.25	
Debt securities that reprice or mature in over 1 year	1,616,292	870,768	864,596	443,777	695,339	85.62	41.65	
Mutual funds and equity securities	5,124	9,989	9,000	12,930	7,797	-48.70	-32.55	
Subtotal	8,212,444	7,163,242	7,202,907	6,957,966	7,344,982	14.65	60.61	
Interest-bearing bank balances	719,982	2,653,336	1,945,089	2,053,892	731,262	-72.87	14.18	
Federal funds sold and reverse repos	0	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	402,891	13,553	13,624	2,661	378,830	2872.71	15824.55	
Trading assets	39	22	21	22	42	77.27	-96.43	
Total earning assets	9,335,356	9,830,153	9,161,641	9,014,541	8,455,116	-5.03	62.43	
Non-interest-bearing cash and due from depository institutions	62,725	53,670	54,638	64,627	95,243	16.87	-14.51	
Premises, fixed assets, and leases	100,425	104,873	103,165	108,539	113,725	-4.24	53.83	
Other real estate owned	14,561	13,904	15,039	11,596	29,909	4.73	-69.20	
Investment in unconsolidated subsidiaries	0	1,083	1,083	1,083	1,083	-100.00	-100.00	
Intangible and other assets	545,112	603,182	564,155	625,625	602,584	-9.63	54.08	
Total assets	10,058,179	10,606,865	9,899,721	9,826,011	9,297,660	-5.17	59.95	
Quarterly average assets	10,235,509	10,480,849	10,408,690	9,909,605	6,326,453	-2.34	69.36	
Average loans and leases (YTD)	6,623,941	6,556,119	6,521,836	6,754,525	4,597,000	1.03	60.72	
Memoranda								
Loans held-for-sale	61,225	52,494	82,662	43,935	19,591	16.63	405.41	
Loans not held-for-sale	6,684,965	6,410,863	6,402,586	6,662,133	6,738,793	4.28	62.79	
Real estate loans secured by 1–4 family	1,795,284	2,073,437	1,973,566	2,364,199	2,536,005	-13.42	35.40	
Commercial real estate loans	1,174,204	1,049,176	1,105,540	1,081,185	1,131,236	11.92	25.87	
Construction and land development	96,047	76,736	90,238	116,647	76,066	25.17	159.11	
Multifamily	38,623	27,391	29,091	28,249	33,446	41.01	222.02	
Nonfarm nonresidential	1,039,534	945,049	986,211	936,289	1,021,724	10.00	17.62	
Real estate loans secured by farmland	15,989	18,243	18,213	7,386	13,192	-12.36	-62.45	
Total investment securities	2,024,307	894,310	887,220	459,368	1,081,966	126.35	75.84	
U.S. Treasury securities	598,639	10,875	10,825	10,983	397,183	5404.73	5758.67	
US agency securities (excluding mortgage-backed securities)	0	1,279	1,183	1,606	1,961	-100.00	-100.00	
Municipal securities	0	0	0	0	0	0	-100.00	
Mortgage-backed securities	1,419,387	869,941	863,816	432,935	673,886	63.16	26.01	
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	1,157	2,226	2,396	914	1,139	-48.02	-31.29	
Mutual funds and equity securities	5,124	9,989	9,000	12,930	7,797	-48.70	-32.55	
Available-for-sale securities	1,478,409	509,107	510,713	446,438	1,081,966	190.39	138.06	
U.S. Treasury securities	401,414	10,875	10,825	10,983	397,183	3591.16	3828.50	
US agency securities (excluding mortgage-backed securities)	0	1,279	1,183	1,606	1,961	-100.00	-100.00	
Municipal securities	0	0	0	0	0	0	-100.00	
Mortgage-backed securities	1,075,838	494,727	496,309	432,935	673,886	117.46	80.44	
Asset-backed securities	0	0	0	0	0	0		
Other debt securities	1,157	2,226	2,396	914	1,139	-48.02	-31.29	
Mutual funds and equity securities	0	0	0	0	0	7,797	-100.00	
Held-to-maturity securities appreciation (depreciation)	-69,056	-3,332	-3,854					
Available-for-sale securities appreciation (depreciation)	-122,242	11,657	7,292	14,263	-306			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	362,863	277,038	210,193	150,516	399,752	30.98	9.64	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	2,672,064	2,695,992	2,501,644	2,259,048	1,675,315	-0.89	196.88
NOW, ATS and transaction accounts	2,744,200	2,835,076	2,702,635	2,354,194	1,903,758	-3.21	167.56
Time deposits less brokered deposits < \$250K	774,026	909,223	853,272	1,178,932	1,337,197	-14.87	21.01
MMDA and other savings accounts	2,345,669	2,378,204	2,177,779	1,944,426	1,836,480	-1.37	72.47
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	8,535,959	8,818,495	8,235,330	7,736,600	6,752,750	-3.20	117.46
Time deposits of \$250K or more	307,286	413,734	355,625	628,378	692,094	-25.73	-15.74
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	190,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	27,199	29,308	28,480	30,966	45,254	-7.20	-23.36
Other borrowings w/remaining maturity over 1 year	29,050	85,646	14,511	123,965	148,810	-66.08	-62.41
Brokered deposits < \$250K	11,366	11,366	11,366	49,090	241,994	0.00	-97.87
Noncore funding	374,901	540,054	409,982	832,399	1,318,152	-30.58	-71.03
Trading liabilities	28	0	1	0	7		-96.54
Subordinated notes and debentures + trust preferred securities	0	36,083	36,083	36,083	36,083	-100.00	-100.00
Other liabilities	153,424	158,568	149,163	134,953	145,189	-3.24	62.89
Total liabilities	9,064,312	9,553,200	8,830,559	8,740,035	8,252,181	-5.12	69.41
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	81,870	81,870		-100.00
Common stock	59,885	59,885	59,885	59,885	59,885	0.00	13.79
Common surplus	635,523	635,808	637,061	632,783	631,646	-0.04	15.25
Retained earnings	613,486	490,214	517,627	403,365	375,425	25.15	126.08
Accumulated other comprehensive income	-103,889	8,620	5,160	11,022	-1,008		
Other equity capital components	-211,138	-140,862	-150,571	-102,949	-102,339		
Total holding company equity capital	993,867	1,053,665	1,069,162	1,085,976	1,045,479	-5.68	6.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	993,867	1,053,665	1,069,162	1,085,976	1,045,479	-5.68	6.00
Total liabilities and capital	10,058,179	10,606,865	9,899,721	9,826,011	9,297,660	-5.17	59.95
Memoranda							
Non-interest-bearing deposits	2,672,064	2,695,992	2,501,644	2,259,048	1,675,315	-0.89	196.88
Interest-bearing deposits	6,182,547	6,547,603	6,100,677	6,155,020	6,011,523	-5.58	57.55
Total deposits	8,854,611	9,243,595	8,602,321	8,414,068	7,686,838	-4.21	83.54
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,069,162	1,085,976	1,085,976	1,045,479	999,877		
Accounting restatements	0	0	0	-25,494	-736		
Net income	119,872	112,871	146,150	74,327	53,842		
Net sale of new perpetual preferred stock	0	-92,000	-92,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	3,544	2,248	2,249	1,616	1,294		
Less: Purchase of treasury stock	64,110	40,161	49,872	2,226	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	24,012	15,892	21,760	20,893	20,887		
Change in other comprehensive income	-109,049	-2,402	-5,862	12,030	9,955		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,540	3,025	4,281	1,137	2,134		
Holding company equity capital, ending balance	993,867	1,053,665	1,069,162	1,085,976	1,045,479		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	29.68	39.88	30	29.61	36.06	31	31.29	47.29	11	35.14	48.33	15	39.58	52.67	17
Commercial and industrial loans	11.74	11.23	59	10.72	11.11	54	11.35	10.08	66	11.77	13.47	45	9.56	11.45	49
Loans to individuals	23.65	3.58	94	19.01	3.60	92	20.99	2.29	97	19.34	2.29	96	21.05	2.71	97
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0.03	0.19	55	0.07	0.21	58	0.08	0.46	54	0.12	0.43	58	0.12	0.53	58
Other loans and leases.....	1.96	4.52	29	1.52	4.26	25	1.81	1.08	76	1.88	1.39	72	2.38	1.08	80
Net loans and leases.....	65.53	63.09	52	59.23	58.81	51	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Debt securities over 1 year.....	16.07	18.76	39	8.21	18.32	12	8.73	17.60	20	4.52	13.53	10	7.48	13.66	19
Mutual funds and equity securities	0.05	0.05	62	0.09	0.05	71	0.09	0.07	74	0.13	0.05	79	0.08	0.06	70
Subtotal	81.65	83.05	26	67.53	78.17	15	72.76	82.59	14	70.81	83.47	5	79	86.76	8
Interest-bearing bank balances	7.16	3.61	82	25.02	9.37	94	19.65	7.80	91	20.90	6.78	95	7.87	2.97	91
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less	4.01	1.71	84	0.13	1.51	12	0.14	1.75	13	0.03	2.03	6	4.07	2.10	80
Trading assets	0	0.59	41	0	0.58	39	0	0.02	76	0	0.04	76	0	0.03	76
Total earning assets.....	92.81	90.76	72	92.68	91.57	62	92.54	93.39	30	91.74	92.98	30	90.94	92.39	31
Non-interest cash and due from depository institutions.....	0.62	0.98	21	0.51	0.99	14	0.55	0.87	27	0.66	1.07	26	1.02	1.14	43
Other real estate owned.....	0.14	0.01	96	0.13	0.01	96	0.15	0.02	92	0.12	0.03	89	0.32	0.04	95
All other assets.....	6.56	8.19	28	6.82	7.39	44	6.90	5.67	73	7.60	5.87	76	8.04	6.41	73
Memoranda															
Short-term investments	11.16	6.75	81	25.14	12.31	89	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89
U.S. Treasury securities.....	5.95	1.98	83	0.10	1.18	39	0.11	0.69	54	0.11	0.19	74	4.27	0.29	94
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0.01	0.75	24	0.01	1.83	10	0.02	1.28	14	0.02	1.25	19
Municipal securities	0	1.69	7	0	1.70	7	0	3.67	3	0	2.96	4	0	2.58	3
Mortgage-backed securities	14.11	12.93	57	8.20	13.46	26	8.73	10.07	48	4.41	8.52	22	7.25	9.38	40
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.43	30	0	0.35	32	0	0.30	34
Other debt securities	0.01	0.51	30	0.02	0.51	32	0.02	0.67	24	0.01	0.60	26	0.01	0.53	32
Loans held-for-sale.....	0.61	0.30	81	0.49	0.50	71	0.83	0.28	83	0.45	0.58	59	0.21	0.39	58
Loans held for investment	66.46	63.03	56	60.44	58.34	54	64.67	64.47	42	67.80	69.07	38	72.48	72.01	45
Real estate loans secured by 1–4 family	17.85	12.79	76	19.55	11.57	84	19.94	13.45	75	24.06	14.47	79	27.28	16.02	82
Revolving	0.24	1.52	21	0.24	1.44	20	0.25	1.60	16	0.29	1.79	16	0.13	2.24	10
Closed-end, secured by first liens	17.47	10.86	81	19.13	9.73	87	19.51	11.44	81	23.56	12.11	83	26.85	13.07	87
Closed-end, secured by junior liens	0.14	0.19	60	0.17	0.19	63	0.17	0.22	50	0.21	0.27	44	0.29	0.37	44
Commercial real estate loans	11.67	24.89	22	9.89	22.35	20	11.17	30.90	5	11	30.65	5	12.17	33.26	4
Construction and land development	0.95	3.92	21	0.72	3.40	18	0.91	4.37	10	1.19	4.32	10	0.82	5	7
Multifamily	0.38	3.87	10	0.26	3.32	7	0.29	4.79	5	0.29	5.03	4	0.36	4.76	6
Nonfarm nonresidential	10.34	15.73	30	8.91	14.65	27	9.96	20.52	11	9.53	19.97	10	10.99	21.85	10
Real estate loans secured by farmland	0.16	0.34	61	0.17	0.35	60	0.18	0.95	50	0.08	0.85	42	0.14	0.95	45

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	44.25	62.29	23	48.59	60.51	27	47.76	73.64	9	51.49	69.38	16	54.46	72.74	14
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	26.61	20.65	71	32.08	20	84	30.43	20.95	77	35.25	20.91	80	37.52	22.29	82
Real estate loans secured by 1–4 family.....	0.36	2.39	18	0.40	2.47	19	0.39	2.54	15	0.43	2.61	16	0.18	3.13	10
Revolving	26.26	18.01	76	31.68	17.35	86	30.05	18.13	80	34.83	17.94	85	37.34	18.71	87
Closed-end.....	17.41	38.12	21	16.23	37.13	17	17.05	48.47	4	16.12	44.23	3	16.74	46.16	4
Commercial real estate loans	1.42	6.10	19	1.19	5.69	15	1.39	6.90	10	1.74	6.26	10	1.13	6.97	6
Construction and land development.....	0.06	1.40	19	0.03	1.19	12	0.03	1.50	10	0.01	1.14	10	0.02	1.47	7
1–4 family.....	1.37	4.62	20	1.16	4.46	16	1.36	5.34	11	1.73	4.94	16	1.11	5.34	8
Other.....	0.57	5.86	6	0.42	5.41	5	0.45	7.23	5	0.42	7.01	4	0.49	6.42	4
Multifamily.....	15.41	24.30	30	14.62	24.45	27	15.21	32.22	9	13.96	29.04	10	15.12	30.59	8
Nonfarm nonresidential	6.87	8.11	43	7.03	8.31	45	6.55	11.23	20	7.08	10	27	7.77	10.68	28
Owner-occupied.....	8.54	15.95	28	7.59	15.83	24	8.66	20.58	9	6.89	18.53	9	7.35	19.36	8
Other.....	0.24	0.55	60	0.28	0.61	60	0.28	1.57	48	0.11	1.30	42	0.20	1.38	45
Real estate loans secured by farmland.....	0	0.04	33	0	0.03	32	0	0	46	0	0	45	0	0	44
Loans to depository institutions and acceptances of other banks.....	17.50	18.37	54	17.59	19.45	51	17.32	15.94	60	17.25	19.85	41	13.15	16.16	44
Commercial and industrial loans	35.27	6.24	93	31.20	6.58	92	32.03	3.85	97	28.34	3.53	96	28.95	4	96
Loans to individuals.....	0.64	0.53	78	0.73	0.51	78	0.72	0.03	98	0.84	0.03	98	1.12	0.04	99
Credit card loans.....	0.05	0.31	51	0.12	0.38	57	0.12	0.79	54	0.17	0.69	59	0.17	0.78	58
Agricultural loans.....	2.93	8.16	27	2.49	8.42	26	2.77	1.70	75	2.75	2.07	71	3.27	1.48	79
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	264.21	411.16	25	280.77	383.43	31	274.63	473.67	9	292.33	473.75	10	379.88	493.53	24
Real estate loans secured by 1–4 family.....	158.88	133.66	66	185.35	124.74	78	174.99	134.51	71	200.17	142.34	76	261.75	151.03	83
Revolving	2.12	15.46	18	2.30	15.53	18	2.22	16.12	15	2.42	17.81	14	1.28	21.25	10
Closed-end.....	156.76	116.59	74	183.05	107.54	84	172.77	116.85	75	197.75	122.21	77	260.47	127.10	88
Commercial real estate loans	103.92	254.65	18	93.79	238.58	16	98.03	311.38	5	91.54	302.08	5	116.76	311.74	7
Construction and land development.....	8.50	39.81	19	6.86	36.07	18	8	44.02	9	9.88	42.85	10	7.85	46.63	8
1–4 family.....	0.34	9.02	19	0.15	7.44	11	0.17	9.60	10	0.07	7.52	10	0.12	9.52	6
Other.....	8.16	30.27	18	6.71	28.34	17	7.83	34.06	11	9.81	33.94	15	7.73	35.90	9
Multifamily.....	3.42	40.47	6	2.45	35.29	5	2.58	46.60	5	2.39	48.67	4	3.45	44.76	6
Nonfarm nonresidential	92	161.09	27	84.48	156.30	25	87.44	207.28	11	79.27	198.42	9	105.46	206.64	12
Owner-occupied.....	41.01	53.43	39	40.65	52.63	39	37.67	71.93	18	40.18	67.98	23	54.19	71.54	33
Other.....	50.99	105.96	26	43.84	100.99	24	49.78	131.36	9	39.09	125.78	8	51.27	130.65	9
Real estate loans secured by farmland.....	1.42	3.36	60	1.63	3.67	59	1.61	9.66	47	0.63	8.35	41	1.36	8.66	46
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	104.50	115.08	50	101.66	116.17	47	99.60	100.58	54	97.92	133.93	37	91.71	106.70	48
Loans to individuals.....	210.55	35.47	93	180.27	36.56	93	184.20	23.11	96	160.91	22.15	94	201.97	24.83	97
Credit card loans.....	3.84	2.79	79	4.23	2.58	79	4.15	0.19	98	4.76	0.20	98	7.78	0.24	99
Agricultural loans.....	0.29	1.73	51	0.70	2.03	58	0.69	4.60	52	0.98	4.17	57	1.18	4.86	57
Other loans and leases.....	17.48	50.11	26	14.39	47.63	27	15.91	10.71	73	15.63	13.62	70	22.83	10.25	80
Supplemental															
Non-owner occupied CRE loans / Gross loans	10.54	30.74	11	9.20	29.25	9	10.50	36.98	3	9.05	34	3	8.97	35.38	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	62.91	205.31	12	53.14	187.63	12	60.36	236.77	5	51.36	232.08	4	62.57	239.13	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	103.92	262.15	17	93.79	244.92	16	98.03	313.58	5	91.54	304.52	5	116.76	315.15	7

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	11.16	6.75	81	25.14	12.31	89	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89
Liquid assets	27.85	23.63	66	33.84	29.12	62	29.05	23.21	73	26.09	19.32	81	20.43	16.28	74
Investment securities	20.13	20.98	51	8.43	20.37	10	8.96	20.27	12	4.68	16.07	5	11.64	16.41	28
Net loans and leases	65.53	63.09	52	59.23	58.81	51	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38
Net loans, leases and standby letters of credit	65.78	63.92	50	59.55	59.61	50	64.19	64.54	42	66.36	69.67	33	71.99	72.78	38
Core deposits	84.87	74.28	88	83.14	75.52	83	83.19	80.58	64	78.74	76.49	58	72.63	71.61	53
Noncore funding	3.73	12.30	17	5.09	10.15	36	4.14	6.64	38	8.47	10.29	45	14.18	14.61	46
Time deposits of \$250K or more	3.06	1.67	82	3.90	1.67	90	3.59	2.59	76	6.40	3.37	89	7.44	4.33	85
Foreign deposits	0	0.33	39	0	0.33	39	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	0.55	23	0	0.62	23	2.04	0.77	82
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.50	31	0	0.59	32	2.04	0.75	83
Commercial paper	0	0.02	45	0	0.01	45	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.27	2.18	29	0.28	0.88	51	0.29	0.41	66	0.32	1.06	54	0.49	2.75	29
Earning assets that reprice within 1 year	35.81	35.71	46	47.58	38.80	74	48.16	30.91	87	43.92	31.93	80	37.06	33.16	64
Interest-bearing liabilities that reprice within 1 year	6.40	6.79	65	7.07	6.64	71	7.37	13.48	45	12.33	14.04	60	13.45	18.54	46
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	29.41	27.35	49	40.51	30.83	73	40.79	16.92	90	31.59	17.03	79	23.61	13.71	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.09	5.89	8	-29.63	-3.31	3	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23
Net short-term noncore funding dependence	-11.24	0.87	12	-33.86	-9.17	8	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16
Short-term investment / Short-term noncore funding	566.06	112.63	94	1,126.78	304.29	93	970.64	419.20	85	437.23	230.45	80	140.07	78.10	79
Liquid assets - short-term noncore funding / Nonliquid assets	35.86	24.05	73	47.77	36.72	68	38.07	25.37	77	28.83	16.27	79	14.96	6.90	76
Net loans and leases / Total deposits	74.44	79.04	38	67.97	73.05	39	73.58	75.87	39	77.27	84.20	29	86.41	90.96	29
Net loans and leases / Core deposits	77.21	86.19	36	71.24	78.83	38	76.86	80.18	40	84.03	91.10	35	98.36	102.55	38
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.94	-10.05	55	-0.34	0.50	16	-0.39	-0.07	23	0.88				0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.28	-19.27	68	1.21	1.06	59	0.73	0.24	67	1.41	3.63	25	-0.04	1.28	7
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.05			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	26.71	26.09	46	41.96	13.65	87	41.42	9.13	88	0	5.36	26	0	7.25	23
Available-for-sale securities	73.03	71.92	53	56.93	84.59	12	57.56	89.63	11	97.19	93.39	40	100	91.33	88
U.S. Treasury securities	29.57	9.62	85	1.22	6.01	43	1.22	3.49	59	2.39	1.22	83	36.71	2.07	95
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0.14	4.24	27	0.13	9.21	10	0.35	8.39	16	0.18	8.16	18
Municipal securities	0	8.02	7	0	8.38	7	0	17.78	3	0	18.61	3	0	15.40	3
Mortgage-backed securities	70.12	62.34	57	97.28	66.09	96	97.36	52.46	98	94.25	54.48	95	62.28	57.07	53
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.22	30	0	1.97	32	0	1.70	34
Other debt securities	0.06	3.02	27	0.25	3.01	37	0.27	3.93	28	0.20	4.34	32	0.11	3.73	34
Mutual funds and equity securities	0.25	0.27	64	1.12	0.29	87	1.01	0.41	81	2.81	0.44	93	0.72	0.49	76
Debt securities 1 year or less	19.90	9.28	81	1.52	8.18	18	1.54	10.21	19	0.58	13.69	7	35.01	13.55	86
Debt securities 1 to 5 years	11.68	20.14	34	0.69	17.39	4	1.63	17.78	5	2.68	20.49	7	2.26	23.43	10
Debt securities over 5 years	68.17	68.28	42	96.68	72.07	95	95.82	68.22	91	93.92	61.87	95	62.01	58.63	48
Pledged securities	17.93	31.26	30	30.98	33.37	49	23.69	36.33	34	32.77	44.55	39	36.95	43.76	45
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.31	34	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-57.90	-40.81	37	19.13	64.27	37	-4.76	30.57	32	85.26	136.94	48	204.57	32.84	91
Investment securities	126.35	11.76	96	103.50	32.48	93	93.14	36.78	89	-57.54	16.36	0	-14.98	4.80	9
Core deposits	-3.20	4.57	21	12.22	16.96	33	6.45	15.13	15	14.57	23.17	20	67.29	9.96	97
Noncore funding	-30.58	36.20	5	-42.10	-21.64	20	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,366,473	1,133,502	850,312
Commit: Secured commercial real estate loans	116,179	183,634	171,051	100,828	88,717
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	199,878	202,375	175,941
Securities underwriting	0	0	0	0	0
Standby letters of credit	25,669	33,854	25,203	19,475	51,870
Commercial and similar letters of credit	2,599	1,700	48,196	225	8,117
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	7,810	13,083	12,972	20,176	20,773
Purchased options contracts (interest rate)	7,810	13,083	12,972	20,176	20,773
Interest rate swaps	27,088	28,933	28,480	30,259	31,955
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						13.80	16.95	30	11.54	16.09	23	9.15	16.97	13	
Standby letters of credit	0.26	0.66	31	0.32	0.66	35	0.25	0.31	49	0.20	0.31	41	0.56	0.36	76
Commercial and similar letters of credit	0.03	0.02	74	0.02	0.02	68	0.49	0.01	97	0	0.01	77	0.09	0.01	91
Securities lent	0	0.08	42	0	0.10	42	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0	46	0	0	46	0	0	47
Derivative contracts	0.42	44.74	6	0.52	47.31	6	0.55	3.32	66	0.72	3.72	66	0.79	2.95	66
Interest rate contracts	0.42	32.78	7	0.52	35.15	6	0.55	3.25	66	0.72	3.62	66	0.79	2.87	66
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	0.07	40	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0.08	1.49	34	0.12	1.69	28	0.13	0.10	81	0.21	0.24	78	0.22	0.13	80
Purchased options contracts (interest rate)	0.08	1.57	48	0.12	1.29	54	0.13	0.01	92	0.21	0.03	90	0.22	0.02	91
Interest rate swaps	0.27	23.04	11	0.27	20.27	12	0.29	2.61	67	0.31	2.58	68	0.34	2.19	70
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						20.95	27.65	26	16.78	24.20	21	18.50	24.81	24	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	42,708	55,099	54,424	70,611	73,501
Interest rate contracts	42,708	55,099	54,424	70,611	73,501
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	7,810	13,083	12,972	20,176	20,773
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	7,810	13,083	12,972	20,176	20,773
Purchased options	7,810	13,083	12,972	20,176	20,773
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	7,810	13,083	12,972	20,176	20,773
Swaps	27,088	28,933	28,480	30,259	31,955
Held for trading.....	15,620	26,166	25,944	40,352	41,546
Interest rate contracts	15,620	26,166	25,944	40,352	41,546
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	27,088	28,933	28,480	30,259	31,955
Interest rate contracts	27,088	28,933	28,480	30,259	31,955
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	34,898	42,015	41,452	50,435	52,728
One year or less	34,898	5,031	4,980	6,770	0
Over 1 year to 5 years	0	36,984	36,472	43,665	52,728
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	28	1,136	805	1,711	913
Gross positive fair value.....	438	0	1	0	6
Held for trading.....	28	0	1	0	6
Non-traded.....	410	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	438	0	1	0	6
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	99.27	56	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	0	48	0	0	47	0	0.07	45
Futures and forwards	0	9.12	10	0	12.59	8	0	7.01	17	0	15.03	15	0	14.06	16
Written options	18.29	5.29	90	23.74	7.18	88	23.84	5.82	88	28.57	10.24	83	28.26	11.73	80
Exchange-traded	0	0.14	42	0	0.11	42	0	0	50	0	0	50	0	0	48
Over-the-counter	18.29	4.93	90	23.74	6.91	88	23.84	5.82	88	28.57	10.24	83	28.26	10.84	81
Purchased options	18.29	4.14	90	23.74	3.41	96	23.84	1.88	94	28.57	2.13	94	28.26	2.45	98
Exchange-traded	0	0.14	41	0	0.12	41	0	0	50	0	0	50	0	0	49
Over-the-counter	18.29	3.58	90	23.74	3.01	96	23.84	1.88	94	28.57	2.13	94	28.26	2.28	98
Swaps	63.43	77.96	25	52.51	71.71	23	52.33	82.75	16	42.85	71.83	26	43.48	64.61	27
Held for trading	36.57	38.03	52	47.49	40.70	51	47.67	24.39	74	57.15	16.03	77	56.52	15.01	80
Interest rate contracts	36.57	31.70	56	47.49	34.66	54	47.67	16.71	74	57.15	16.37	77	56.52	16.17	80
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0	49	0	0	49	0	0	48
Non-traded	63.43	61.97	47	52.51	59.30	48	52.33	75.61	25	42.85	83.97	22	43.48	84.99	20
Interest rate contracts	63.43	57.96	51	52.51	56.22	52	52.33	74.23	27	42.85	83.02	24	43.48	84.69	21
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	81.71	93.16	17	76.25	91.91	16	76.16	85.18	24	71.43	79.60	33	71.74	80.07	30
One year or less	81.71	37.29	83	9.13	27.90	32	9.15	11.52	61	9.59	15.52	54	0	15.20	15
Over 1 year to 5 years	0	22.61	7	67.12	29.78	97	67.01	26.87	90	61.84	19.75	94	71.74	22.92	90
Over 5 years	0	26.09	6	0	29.19	6	0	38.91	9	0	32.47	13	0	34.12	11
Gross negative fair value (absolute value)	0.07	2.48	7	2.06	1.18	78	1.48	1.54	53	2.42	2.84	47	1.24	1.30	49
Gross positive fair value	1.03	2.55	22	0	1.59	1	0	1.36	5	0	2.25	4	0.01	1.14	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	5	0	0.05	14	0	0	70	0	0.01	68	0	0	72
Gross positive fair value (X)	0	0.10	7	0	0.06	1	0	0	66	0	0.01	33	0	0	64
Held for trading (X)	0	0.06	46	0	0.05	22	0	0	87	0	0	44	0	0	89
Non-traded (X)	0	0.02	17	0	0.01	5	0	0	35	0	0	35	0	0	34
Current credit exposure (X)	0	0.06	15	0	0.05	6	0	0.01	40	0	0.02	21	0	0.01	36
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	50	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.70	15	0	0.59	6	0	0.12	35	0	0.27	18	0	0.10	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	155,937	204,809	204,809	116,538	164,231
Gross losses	44,568	44,715	86,546	125,186	98,696
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	28,101	27,442	36,790	30,019	23,955
Net losses	16,467	17,273	49,756	95,167	74,741
Provision for loan and lease losses	15,692	-6,664	884	93,717	96,792
Adjustments	0	0	0	89,721	-69,744
Ending balance	155,162	180,872	155,937	204,809	116,538
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.21	0.09	86	-0.09	-0.12	51	0.01	-0.01	54	0.97	0.38	95	1.50	0.12	99
Provision for loan and lease losses / Average loans and leases	0.32	0.16	82	-0.14	-0.21	52	0.01	-0.01	55	1.39	0.53	96	2.11	0.16	99
Provision for loan and lease losses / Net loan and lease losses	95.29	151.30	48	-38.58	-65.12	56	1.78	147.24	44	98.48	672.96	10	129.50	142.73	52
Allowance for loan and lease losses / Total loans and leases not held for sale	2.32	1.17	94	2.82	1.32	95	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95
Allowance for loan and lease losses / Total loans and leases	2.30	1.15	94	2.80	1.30	95	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95
Allowance for loan and lease losses / Net loans and leases losses (X)	7.07	38.64	25	7.85	17.40	34	3.13	31.39	5	2.15	25.33	4	1.56	17.18	4
Allowance for loan and lease losses / Nonaccrual assets	126.68	428.13	8	125.70	330.05	15	118.57	459.08	8	110.93	336.78	12	98.51	315.75	16
ALLL / 90+ days past due + nonaccrual loans and leases	90.68	320.87	9	75.93	271.93	12	78.05	461.06	3	59.21	293.46	2	39.31	283.41	4
Gross loan and lease losses / Average loans and leases	0.90	0.16	94	0.91	0.20	94	1.33	0.12	98	1.85	0.16	99	2.15	0.16	99
Recoveries / Average loans and leases	0.57	0.07	96	0.56	0.08	95	0.56	0.05	99	0.44	0.04	99	0.52	0.05	99
Net losses / Average loans and leases	0.33	0.09	91	0.35	0.12	93	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	32.47	34.26	54	21.92	25.09	56	29.39	43.82	43	30.42	42.12	51	31.84	41.80	48
Earnings coverage of net loan and lease losses (X)	11.64	36.38	35	9.22	26.30	27	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16
Net Loan and Lease Losses By Type															
Real estate loans	-0.13	-0.01	2	0.31	0.02	96	1.20	0.02	99	0.40	0.04	95	0.66	0.02	98
Real estate loans secured by 1–4 family	-0.22	-0.02	2	0.27	-0.01	97	1.15	-0.01	99	0.41	0.01	98	0.69	0.02	98
Revolving	-0.01	-0.06	57	-0.01	-0.07	48	-0.01	-0.01	28	-0.19	0	3	0.35	0.02	95
Closed-end	-0.22	-0.01	0	0.27	-0.01	97	1.17	-0.01	99	0.42	0.01	98	0.69	0.02	99
Commercial real estate loans	0.01	0	77	0.41	0.04	97	1.30	0.03	99	0.38	0.05	93	0.60	0.02	98
Construction and land development	-0.13	-0.02	5	10.36	0.01	99	6.60	-0.01	99	-0.56	0	1	2.12	-0.02	99
1–4 family	0	0	59	0	0	57	0	0	54	-0.37	0	0	0	0	54
Other	-0.13	-0.01	3	10.36	0.01	99	6.60	-0.01	99	-0.19	-0.01	4	2.12	-0.02	99
Multifamily	-0.28	0	0	0	0.01	52	-0.05	0	3	0.28	0	95	0.03	0	96
Nonfarm nonresidential	0.03	0	84	-0.39	0.05	0	0.86	0.04	98	0.50	0.07	93	0.51	0.03	98
Owner-occupied	0.07	0	98	-0.27	0.01	0	0.94	0.01	99	0.08	0.01	89	0.34	0.01	97
Other	-0.03	0.01	6	-0.12	0.04	1	-0.08	0.03	3	0.42	0.04	94	0.17	0.01	95
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0.01	49	1.38	0.01	99	0	0.01	45
Commercial and industrial loans	0.94	0.11	95	0.12	0.19	46	0.12	0.15	60	0.87	0.20	90	0.43	0.27	72
Loans to individuals	0.75	0.76	60	0.58	0.72	52	0.53	0.43	71	2.52	0.66	92	2.38	0.74	90
Credit card loans	4.64	1.94	94	6.41	2.27	91	5.24	0.87	98	10.51	1.71	96	4.39	1.89	88
Agricultural loans	0	0.02	50	0	0.02	49	0	0	54	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions				0.05		0		0							
Other loans and leases	-1.58	0.13	0	0.12	0.09	71	0.14	0.24	70	12.67	0.44	95	0.03	0.14	54

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	158,010		113,858		124,549		159,873		183,399						
90+ days past due loans and leases	48,619		94,300		68,284		161,255		178,161						
Nonaccrual loans and leases	122,483		143,895		131,513		184,629		118,296						
Total past due and nonaccrual loans and leases	329,112		352,053		324,346		505,757		479,856						
Restructured 30–89 days past due	11,985		10,329		10,876		13,289		14,370						
Restructured 90+ days past due	1,818		2,096		1,397		3,357		1,919						
Restructured nonaccrual	21,220		26,586		25,078		28,638		23,589						
Total restructured loans and leases	35,023		39,011		37,351		45,284		39,878						
30–89 days past due loans held for sale	198		0		0		517		0						
90+ days past due loans held for sale	4,700		4,700		21,575		643		0						
Nonaccrual loans held for sale	13,482		0		15,091		519		0						
Total past due and nonaccrual loans held for sale	18,380		4,700		36,666		1,679		0						
Restructured loans and leases in compliance	139,324		109,382		112,929		99,253		92,313						
Other real estate owned	14,561		13,904		15,039		11,596		29,909						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	2.34	0.33	96	1.76	0.29	97	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
90+ days past due loans and leases	0.72	0.10	93	1.46	0.09	96	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99
Nonaccrual loans and leases	1.82	0.37	96	2.23	0.54	96	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97
90+ days past due and nonaccrual loans and leases	2.54	0.52	96	3.69	0.68	96	3.08	0.48	98	5.16	0.67	99	4.39	0.54	98
30–89 days past due restructured	0.18	0.01	96	0.16	0.01	97	0.17	0	99	0.20	0	99	0.21	0	98
90+ days past due restructured	0.03	0.01	89	0.03	0	90	0.02	0	96	0.05	0	97	0.03	0	97
Nonaccrual restructured	0.31	0.09	92	0.41	0.12	93	0.39	0.08	92	0.43	0.09	95	0.35	0.07	93
30–89 days past due loans held for sale	0	0	86	0	0	39	0	0	49	0.01	0	97	0	0	47
90+ days past due loans held for sale	0.07	0	95	0.07	0	95	0.33	0	98	0.01	0	97	0	0	48
Nonaccrual loans held for sale	0.20	0	96	0	0	40	0.23	0	99	0.01	0	94	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	2.34	0.33	96	1.76	0.29	97	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99
90+ days past due assets	0.72	0.10	93	1.46	0.09	96	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99
Nonaccrual assets	1.82	0.37	96	2.23	0.55	96	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97
30+ days past due and nonaccrual assets	4.88	0.89	97	5.45	1	97	5	0.71	99	7.54	0.95	99	7.10	0.87	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.70	0.33	96	2.25	0.40	97	2.02	0.31	98	3.52	0.47	99	3.19	0.39	98
90+ days past due and nonaccrual assets + other real estate owned	1.85	0.35	96	2.38	0.42	97	2.17	0.34	98	3.64	0.52	99	3.51	0.45	98
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	2.88	0.38	98	2.64	0.48	96	2.75	0.45	98	3.18	0.63	98	2.76	0.56	97
Allowance for loan and lease losses	187.01	55.46	94	154.59	67.85	89	174.27	59.86	94	152.40	72.10	91	220.36	92.08	91
Equity capital + allowance for loan and lease losses	25.25	3.63	96	22.65	4.12	97	22.18	4.10	99	24.18	5.64	97	22.10	4.77	98
Tier 1 capital + allowance for loan and lease losses	25.22	3.90	97	24.36	4.89	96	23.52	4.51	99	25.67	6.21	97	26.51	5.30	98
Loans and leases + other real estate owned	4.29	0.61	96	4.32	0.82	96	4.18	0.70	98	4.65	0.92	98	3.78	0.78	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.12	0.23	95	0.97	0.25	96	1.06	0.18	96	1.62	0.25	98	1.78	0.28	97
	90+ days past due		1.62	0.11	96	2.99	0.12	96	2.19	0.02	99	4.52	0.04	99	4.37	0.03	99
	Nonaccrual.....		3.08	0.41	97	4.03	0.60	97	3.44	0.43	98	4.44	0.63	98	2.39	0.45	97
Commercial and industrial	30–89 days past due		0.24	0.29	56	0.10	0.24	35	0.19	0.19	62	0.19	0.15	68	0.15	0.22	45
	90+ days past due		0	0.06	31	0	0.02	17	0	0.02	64	0.37	0.02	95	1.39	0.02	98
	Nonaccrual.....		0.58	0.47	67	0.21	0.65	21	0.17	0.53	39	0.46	0.61	53	1.14	0.74	76
Individuals	30–89 days past due		5.10	0.83	97	4.05	0.60	96	4.28	0.53	98	5.27	0.52	97	5.93	0.60	97
	90+ days past due		0	0.10	43	0.01	0.08	46	0.01	0.02	68	0.04	0.02	76	0.04	0.02	77
	Nonaccrual.....		0.99	0.17	96	0.66	0.17	91	1.05	0.14	96	1.29	0.14	95	1.02	0.12	95
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.09	29	0	0.11	29	0	0.06	32	0	0.07	34	0	0.10	34
	90+ days past due		0	0	44	0	0	45	0	0	45	0	0	45	0	0	47
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.18	31	0.01	0.57	58	0.24	0.80	62
Foreign governments	30–89 days past due			0			0			0							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.14			0.17			0							
Other loans and leases	30–89 days past due		0.11	0.13	65	0.43	0.11	90	0.36	0.31	74	0.81	0.67	79	0.19	0.28	71
	90+ days past due		0	0.01	33	0.01	0.01	78	0.03	0.01	91	0.04	0	91	1.88	0	97
	Nonaccrual.....		0	0.06	52	1.04	0.13	93	0.70	0.07	91	0.84	0.10	89	0.01	0.04	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	1.74	0.39	93	1.36	0.36	93	1.54	0.37	96	2.04	0.46	97	2.21	0.53	98
	90+ days past due	2.09	0.22	93	3.84	0.25	94	2.76	0.04	98	5.77	0.06	98	5.13	0.05	99
	Nonaccrual	2.29	0.58	96	3.23	0.76	95	2.63	0.48	98	3.54	0.67	97	2.21	0.55	97
Revolving	30–89 days past due	2.66	0.31	99	4.26	0.33	99	3.94	0.19	99	6.17	0.25	99	0.51	0.36	69
	90+ days past due	0	0.02	34	0	0.03	32	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.70	0.86	63	0.69	1.05	55	1.86	0.37	95	2.91	0.46	93	0.95	0.34	88
Closed-end	30–89 days past due	1.73	0.41	93	1.32	0.36	92	1.51	0.40	94	1.99	0.48	97	2.22	0.56	97
	90+ days past due	2.11	0.25	91	3.89	0.27	93	2.80	0.04	98	5.84	0.06	98	5.16	0.05	98
	Nonaccrual	2.31	0.57	96	3.26	0.71	96	2.64	0.49	98	3.54	0.69	97	2.22	0.57	96
Junior lien	30–89 days past due	0.02	0.01	83	0.01	0.01	60	0.01	0.01	63	0.02	0.01	74	0.02	0.02	62
	90+ days past due	0	0	87	0.02	0	93	0.01	0	92	0.04	0	95	0.01	0	94
	Nonaccrual	0.11	0.02	92	0.11	0.04	88	0.13	0.02	95	0.09	0.03	87	0.01	0.03	41
Commercial real estate	30–89 days past due	0.16	0.13	70	0.12	0.16	54	0.14	0.08	76	0.72	0.14	91	0.80	0.15	95
	90+ days past due	0.94	0.01	99	1.36	0.01	99	1.22	0.01	98	1.84	0.02	99	2.60	0.02	99
	Nonaccrual	4.20	0.29	98	5.51	0.48	99	4.79	0.37	99	6.28	0.57	98	2.81	0.34	99
Construction and development	30–89 days past due	0.01	0.19	39	0.02	0.15	47	0.07	0.09	66	2.06	0.16	95	0.03	0.20	53
	90+ days past due	0.05	0.01	91	0.15	0.01	96	0	0	45	0.33	0.01	96	1.39	0.01	99
	Nonaccrual	1.80	0.14	96	1.56	0.31	90	1.02	0.08	94	6.56	0.21	97	9.77	0.18	97
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.03	39	0.09	0.03	81	0	0.05	33
	90+ days past due	0	0	45	0.14	0	99	0	0	47	0.10	0	97	0.32	0	97
	Nonaccrual	0	0.01	32	0.07	0.02	86	0	0	44	0.09	0.01	89	0	0.01	40
Other	30–89 days past due	0.01	0.13	49	0.02	0.10	58	0.07	0.04	79	1.96	0.09	95	0.03	0.12	65
	90+ days past due	0.05	0	92	0	0	82	0	0	48	0.23	0	96	1.07	0	99
	Nonaccrual	1.80	0.12	96	1.49	0.25	91	1.02	0.06	95	6.47	0.16	97	9.77	0.14	97
Multifamily	30–89 days past due	0	0.04	28	1.01	0.09	93	0	0.02	41	0	0.03	39	1.35	0.03	98
	90+ days past due	0	0	45	0	0	46	0.80	0	98	0	0	47	1.14	0	96
	Nonaccrual	0.14	0.06	83	0.76	0.13	89	0.54	0.06	91	0.76	0.10	89	1.08	0.03	96
Nonfarm non-residential	30–89 days past due	0.18	0.10	76	0.10	0.12	55	0.15	0.08	80	0.58	0.14	87	0.84	0.13	93
	90+ days past due	1.06	0.01	99	1.50	0.01	99	1.34	0.01	98	2.08	0.02	99	2.74	0.02	99
	Nonaccrual	4.57	0.36	99	5.97	0.58	99	5.26	0.49	99	6.41	0.73	98	2.34	0.36	97
Owner Occupied	30–89 days past due	0.16	0.04	93	0.05	0.04	68	0.09	0.03	83	0.46	0.05	95	0.28	0.06	93
	90+ days past due	0.59	0	99	0.83	0	99	0.75	0	99	1.21	0.01	98	1.74	0.01	99
	Nonaccrual	3.14	0.12	99	5.14	0.20	99	3.54	0.18	99	5.49	0.27	99	2.09	0.19	97
Other	30–89 days past due	0.02	0.05	53	0.05	0.07	63	0.06	0.03	79	0.12	0.06	79	0.56	0.05	95
	90+ days past due	0.46	0	99	0.67	0.01	99	0.59	0	98	0.87	0	99	0.99	0.01	98
	Nonaccrual	1.42	0.21	94	0.82	0.31	85	1.72	0.24	96	0.92	0.33	84	0.25	0.14	73
Farmland	30–89 days past due	2.51	0.09	97	4.78	0.13	97	4.72	0.06	98	0	0.08	33	4.46	0.21	98
	90+ days past due	0	0	45	0	0.01	44	0	0	46	0	0	46	9.97	0.01	98
	Nonaccrual	9.84	0.51	96	9.25	1.06	92	9.06	0.73	95	23.54	1.19	97	2.19	1.06	77
Credit card	30–89 days past due	2.78	1.22	90	1.95	0.79	93	2.02	0.88	83	3.88	1.02	86	2.46	0.87	88
	90+ days past due	0	0.50	14	0	0.40	16	0	0.12	31	0	0.22	27	0	0.18	30
	Nonaccrual	1.66	0.13	95	1.22	0.08	95	1.35	0.01	98	2.82	0.02	98	1.19	0	98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	484,270	554,831	546,374	589,719	589,192										
Retained earnings	634,043	519,325	545,034	438,011	375,425										
Accumulated other comprehensive income (AOCI)	-103,889	8,620	5,160	11,022	-1,008										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,014,424	1,082,776	1,096,568	1,038,752	963,609										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	122,971	142,271	127,123	133,655	151,520										
Accumulated other comprehensive income-related adjustments	-103,889	8,620	5,161	11,022	-1,007										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	995,342	931,885	964,284	894,075	813,096										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	77,655										
Common equity tier 1 capital	995,342	931,885	964,284	894,075	735,441										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	35,000	35,000	116,870	116,870										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	35,000	35,000	116,870	116,870										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	35,000	35,000	116,870	116,870										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	93,242	86,300	87,613	85,820	85,651										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	93,242	86,300	87,613	85,820	85,651										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	93,242	86,300	87,613	85,820	85,651										
Exited advanced approach tier 2 capital															
Total capital	1,088,584	1,053,185	1,086,897	1,096,765	937,962										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,256,066	10,509,960	10,436,098	9,944,251	9,457,944										
Less: Deductions from common equity tier 1 capital	122,971	142,271	127,123	133,655	229,175										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	10,133,095	10,367,689	10,308,975	9,810,596	9,228,769										
Total risk-weighted assets	7,440,483	6,893,254	7,004,878	6,837,847	6,740,848										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	13.38	11.77	78	13.52	12.59	69	13.77	12.27	76	13.08	10.91	69	10.91	12.50	27
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	13.38	12.48	69	14.03	13.31	66	14.27	12.90	73	14.78	11.60	81	12.64	13.19	50
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0	50	0	0	50	0	0	50
Total capital, column A	14.63	14.27	62	15.28	15.21	60	15.52	14.97	63	16.04	13.45	72	13.91	14.63	42
Total capital, column B	0	0.34	46	0	0.36	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.82	9.22	71	9.33	9.07	65	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90										

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		3,393			0			1,996			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		3,393			0			1,996			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		3,365			0			1,903			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		3,365			0			1,903			0			0				
Total insurance underwriting net income		1,463			0			1,603			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		1,463			0			1,603			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		9,906			2,876			8,618			4,606			6,100	244.44	158.04		
Other insurance activities income		7,037			2,876			6,064			4,606			6,100	144.68	83.30		
Insurance and reinsurance underwriting income		2,869			0			2,554			0			0				
Premiums		2,869			0			2,554			0			0				
Credit related insurance underwriting		2,869			0			2,554			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		1,406			0			951			0			0				
Net assets of insurance underwriting subsidiaries		3,365			0			1,903			0			0				
Life insurance assets		0			0			0			0			0				
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	BHC	0.03	Peer # 1	0	93	Pct	BHC	0	Peer # 1	40	0.02	0	98	0	0	48	0	0
Insurance underwriting assets (P/C) / Total insurance underwriting assets		0	51.77	16				53.46			0	25	40		50		60	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		100	48.23	83				46.54			100	75	60		50		40	
Separate account assets (L/H) / Total life assets		0	11.73	43				13.15			0	0	50		0		0	
Insurance activities revenue / Adjusted operating income		2.14	0.36	91	0.70			0.38	78	1.52	0.64	82	0.85	0.41	80	1.51	0.37	
Premium income / Insurance activities revenue		28.96	2.54	92	0			2.90	41	29.64	0.13	97	0	0.01	47	0	0.03	
Credit related premium income / Total premium income		100	32.83	84				31.14		100	100	50		100			100	
Other premium income / Total premium income		0	67.17	15				68.86		0	0	50		0			0	
Insurance underwriting net income / Consolidated net income		1.22	0.02	95	0			0.02	44	1.10	0	98	0	0	49	0	0	
Insurance net income (P/C) / Equity (P/C)			15.15					28.21			47.20				19.85		37.86	
Insurance net income (L/H) / Equity (L/H)		57.97	177.77	86				5.51		84.24	84.24	50						
Insurance benefits, losses, expenses / Insurance premiums		49.01	4,581.19	42				-364.02		37.24	448.52	25		-40.91			132.57	
Reinsurance recovery (P/C) / Total assets (P/C)			0.07					0.07			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)			0	0	50			0		0	0	50		0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets		0.03	0	96	0			0	44	0.02	0	99	0	0	50	0	0	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		0	12.02	3	0			11.72	3	0	11.86	5	0	11.01	6	0	11.53	
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			2,754					5,514			2,689			5,979			6,712	
Net assets of broker-dealer subsidiaries / Consolidated assets		0.03	0.55	78	0.05			0.44	81	0.03	0	99	0.06	0	99	0.07	0	

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	477	394
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	477	394
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	477	394
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.84			0	0.63	34	0	0	47	0	0.05	47	0	0
Cost: Interest-bearing deposits.....															
		0.52			0.12			0.42			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18										
Commercial and industrial loans		0.13			0.86										2.35
Foreign governments and institutions		0.05			0			0							
Growth Rates															
Net loans and leases.....		20.31			-100		-0.16	2	-100	-29.45	10	21.07	5,672.05	64	-47.91
Total selected assets.....		21.10			-100		3.36	2	-100	-19.66	6	21.07	6.04	76	-25.04
Deposits		-2.72			10.74				-65.37			-44.89			2.53

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,923,270	1,989,529	1,979,172	1,995,432	2,031,697	-3.33	122.94
1–4 family residential loans		1,923,270	1,989,529	1,979,172	1,995,432	2,031,697	-3.33	122.94
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		19.12	18.76	19.99	20.31	21.85		
1–4 family residential loans		19.12	18.76	19.99	20.31	21.85		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		42.62	47.76	46.40	49.77	51.82		
1–4 family residential loans		0.28	0.30	0.30	0.33	0.14		
Home equity lines		0.50	0.56	0.55	0.65	0.86		
Credit card receivables.....		26.77	23.11	23.80	20.97	20.89		
Auto loans and other consumer loans.....		13.62	13.45	13.27	13.29	10.11		
Commercial and industrial loans		16.21	14.81	15.68	14.99	16.18		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0		0
1–4 family residential loans.....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		0
Seller's interest carried as securities and loans		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure		11.40	12.91	12.19	13.38	17.29		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		14,700	20,020	14,538	34,669	92,018	-26.57	131.75
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		14,700	20,020	14,538	34,669	92,018	-26.57	131.75
90+ Days Past Due Securitized Assets								
1–4 family residential loans		9,368	142,825	80,128	228,658	15,885	-93.44	-47.79
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets		9,368	142,825	80,128	228,658	15,885	-93.44	-47.79
Total past due securitized assets.....		24,068	162,845	94,666	263,327	107,903	-85.22	-0.90
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.76	1.01	0.73	1.74	4.53
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.76	1.01	0.73	1.74	4.53
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.49	7.18	4.05	11.46	0.78
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.49	7.18	4.05	11.46	0.78
Total past due securitized assets percent of securitized assets	1.25	8.19	4.78	13.20	5.31
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.23	1.17	1.12	1.87	3.25
Home equity lines	2.66	4.26	3.94	6.17	0.51
Credit card receivables	2.78	1.95	2.02	3.88	2.46
Commercial and industrial loans	0.24	0.10	0.19	0.19	0.15
All other loans and leases	3.29	2.61	2.72	3.43	3.81
Total managed loans past due 30–89 days	1.99	1.58	1.64	2.24	3.13
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.27	5.51	3.43	8.43	3.20
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0	0	0.37	1.39
All other loans and leases	0.30	0.46	0.41	0.66	1.10
Total managed loans past due 90+ days	0.67	2.81	1.75	4.48	2.21
Total Past Due Managed Assets	2.66	4.39	3.40	6.72	5.34
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.11	0.14	0.58	0.22	0.38
Home equity lines	-0.01	-0.01	-0.01	-0.19	0.35
Credit card receivables	4.64	6.41	5.24	10.51	4.39
Commercial and industrial loans	0.94	0.12	0.12	0.87	0.43
All other loans and leases	0.34	0.41	0.70	2.22	1.54
Net Losses on Managed Assets Percent of Total Managed Assets	0.25	0.27	0.59	1.09	0.85

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		103,137	141,140	202,449	31,458	4,597	-26.93	4053.73
Dividends		100,000	137,000	197,000	26,100	0	-27.01	
Interest		0	0	0	0	0	0	
Management and service fees		3,137	4,140	5,449	5,358	4,597	-24.23	26.34
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		7,374	13,231	13,675	11,021	711	-44.27	698.92
Dividends		6,156	12,284	12,359	9,796	0	-49.89	
Interest		0	0	0	0	0	0	
Management and service fees		1,211	921	1,282	1,184	651	31.49	36.22
Other income		7	26	34	41	60	-73.08	-79.41
Income from subsidiary holding companies		0	0	0	0			
Dividends		0	0	0	0			
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Total income from subsidiaries		110,511	154,371	216,124	42,479	5,308	-28.41	3144.60
Securities gains (losses)		0	0	0	0	0		
Other operating income		336	44	55	86	828	663.64	160.47
Total operating income		110,847	154,415	216,179	42,565	6,136	-28.21	3035.70
Operating Expenses								
Personnel expenses		3,662	4,269	5,608	4,723	5,144	-14.22	17.00
Interest expense		0	0	0	0	0		
Other expenses		2,818	2,973	3,963	4,154	4,384	-5.21	6.82
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,480	7,242	9,571	8,877	9,528	-10.52	12.34
Income (loss) before taxes		104,367	147,173	206,608	33,688	-3,392	-29.09	
Applicable income taxes (credit)		1,858	1,537	1,813	-1,363	1,705	20.88	722.12
Extraordinary items								
Income before undistributed income of subsidiaries		102,509	145,636	204,795	35,051	-5,097	-29.61	
Equity in undistributed income of subsidiaries		17,363	-32,765	-58,645	39,276	58,939		-54.35
Bank subsidiaries		17,517	-24,839	-52,912	48,799	56,114		-49.98
Nonbank subsidiaries		-154	-7,926	-5,733	-9,523	2,825		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		119,872	112,871	146,150	74,327	53,842	6.20	236.97
Memoranda								
Bank net income		117,517	112,161	144,088	74,899	56,114	4.78	235.59
Nonbank net income		6,002	4,358	6,626	273	2,825	37.72	99.14
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	922,027	91.72	1,041,640	94.62	1,011,147	90.77	1,064,671	1,027,633	-11.48	-1.41	
Common and preferred stock	922,027	91.72	1,041,640	94.62	1,011,147	90.77	1,064,671	1,027,633	-11.48	-1.41	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	34,710	3.45	32,393	2.94	35,915	3.22	32,293	32,803	7.15	90.31	
Common and preferred stock	34,710	3.45	32,393	2.94	35,915	3.22	32,293	32,803	7.15	90.31	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	436	0.04	5,401	0.49	5,363	0.48	5,219	4,780	-91.93	-83.39	
Cash and due from unrelated depository institution	45,955	4.57	18,037	1.64	41,120	3.69	21,310	23,152	154.78	111.10	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	-100.00	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	2,096	0.21	3,333	0.30	20,423	1.83	3,580	676	-37.11	-44.12	
Balance due from subsidiaries and related institutions	50	0	50	0	50	0	2,023	40	0.00	-98.59	
Total assets	1,005,274	100.00	1,100,854	100.00	1,114,018	100.00	1,129,096	1,089,084	-8.68	2.04	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	11,407	1.13	11,106	1.01	8,774	0.79	7,037	7,522	2.71	33.42	
Balance due to subsidiaries and related institutions	0	0	36,083	3.28	36,083	3.24	36,083	36,083	-100.00	-100.00	
Total liabilities	11,407	1.13	47,189	4.29	44,857	4.03	43,120	43,605	-75.83	-75.99	
Equity Capital	993,867	98.87	1,053,665	95.71	1,069,161	95.97	1,085,976	1,045,479	-5.68	6.00	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	81,870	81,870	-	-100.00	
Common stock	59,885	5.96	59,885	5.44	59,885	5.38	59,885	59,885	0.00	13.79	
Common surplus	635,523	63.22	635,808	57.76	637,061	57.19	632,783	631,646	-0.4	15.25	
Retained earnings	613,486	61.03	490,214	44.53	517,627	46.46	403,365	375,425	25.15	126.08	
Accumulated other comprehensive income	-103,889	-10.33	8,620	0.78	5,160	0.46	11,022	-1,008			
Other equity capital components	-211,138	-21	-140,862	-12.80	-150,572	-13.52	-102,949	-102,339			
Total liabilities and equity capital	1,005,274	100.00	1,100,854	100.00	1,114,018	100.00	1,129,096	1,089,084	-8.68	2.04	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	35,000	3.18	35,000	3.14	35,000	35,000	-100.00	-100.00	
Notes payable to subsidiaries that issued TPS	0	0	35,000	3.18	35,000	3.14	35,000	35,000	-100.00	-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	-100.00	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	15.25	11.02	86	13.88	12.52	63	13.53	11.96	69	7.03	9.11	29	5.15	10.58	6
Bank net income / Average equity investment in banks	16.13	11.60	88	14.58	12.35	72	14.09	12.16	75	7.22	9.38	28	5.54	10.85	6
Nonbank net income / Average equity investment in nonbanks	23.78	9.71	82	17.35	13.18	66	19.51	12.65	77	0.86	9.69	33	11.98	12.07	66
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.34			8.82			15.16	
Bank net income / Parent net income	98.04	98.76	22	99.37	96.45	32	98.59	103.27	18	100.77	104.93	27	104.22	103.77	56
Nonbank net income / Parent net income	5.01	2.50	82	3.86	3.22	74	4.53	0.79	90	0.37	1.04	71	5.25	1.08	87
Subsidiary holding companies' net income / Parent net income		85.68			66.57			92.15			101.16			92.33	
Leverage															
Total liabilities / Equity capital	1.15	18.39	12	4.48	16.51	21	4.20	11.91	32	3.97	11.62	36	4.17	9.66	37
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	6.43	22	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	3.32	13.41	21	3.27	10.25	32	3.22	9.67	35	3.35	7.99	37
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	6.44	22	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	6.43	22	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	6.32	22	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.01	45	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	29.28	21	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	96.26	104.01	15	101.93	103.15	49	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41
Total investment in subs / Equity capital	96.26	109.29	9	101.93	108.29	38	97.93	105.41	21	101.01	104.82	40	101.43	104.48	41
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.23	0.39	18	0.14	0.27	48	-0.15	0.43	25	0.15	0.49	45	0.28	0.44	48
Equity investment in subs – equity cap / Net income-div (X)		1.15		0.16	0.85	16		1.19		0.21	1.45	13	0.45	1.47	19
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	358.34	130.36	93	661.77	152.56	96	685.12	150.01	94	148.55	121.76	72	15.62	153.39	6
Cash from ops + noncash items + op expense / Op expense + dividend	406.89	118.32	93	708.71	155.61	96	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.41	105.80	47	78.12	94.59	33	138.26	113.54	78	102.94	140.42	40	63.98	105.99	17
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			2,918.78			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	20,132.05	1,454.22	96	16,805.22	1,896.20	93	17,698.64	2,104.65	92	2,516.64	1,435.81	79	-68.59	2,481.22	4
Dividends + interest from subsidiaries / Interest expense + dividends	442.10	150.57	91	939.37	174.48	97	962.13	185.27	94	171.81	137	72	0	196.13	3
Fees + other income from subsidiaries / Salary + other expenses	67.21	10.18	90	70.24	12.03	90	70.68	5.56	92	74.16	4.45	93	55.71	3.91	92
Net income / Current part of long-term debt + preferred dividends (X)		26.99		89.94	40.79	84	116.45	541.74	54	11.41	52.16	29	8.27	71.69	13
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.57	3.60	57	1.20	3.29	41	4.97	2.37	76	1.94	2.19	62	1.91	1.59	65
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0			0			0	
Nonaccrual		0.65			1.04			0			0			8.16	
Total		0.95			1.64			0			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.01	47	0	0.03	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	0.09	31	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	23.42	70.90	16	10.91	69.90	6	10.63	67.32	12	59.61	79.13	34		65.39	
Dividends declared / Net income	20.03	31.93	28	14.08	27.22	26	14.89	22.04	30	28.11	29.39	48	38.79	25.65	72
Net income – dividends / Average equity.....	12.19	7.51	87	11.92	9.25	74	11.52	9.19	77	5.06	6.36	33	3.15	7.61	12
Percent of Dividends Paid															
Dividends from bank subsidiaries	416.46	133.26	89	862.07	160.45	94	905.33	166.48	96	124.92	130.75	48	0	160.93	7
Dividends from nonbank subsidiaries	25.64	2.76	92	77.30	6.19	95	56.80	2.62	97	46.89	3.01	95	0	2.59	28
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries	442.10	183.35	87	939.37	213.42	95	962.13	201.01	95	171.81	158.62	67	0	209.89	4
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	85.09	43.79	83	122.15	43.30	98	136.72	40.82	94	34.85	43.52	41	0	45.88	8
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.01	35	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	2.67	0.95	84	3.69	0.87	85	3.78	0.47	90	7.15	0.57	91	8.19	0.47	92
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries.....	87.76	52.71	80	125.84	48.70	97	140.50	43.51	93	42	51.02	44	8.19	48.40	17
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	102.57	47.96	81	281.87	66.90	92	186.52	68.07	93	3,588.28	99.52	97	0	76.61	11
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	0.04	46	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	20.18	0.51	95	21.13	0.66	96	19.35	0.15	96	433.70	0.02	98	23.04	0.02	97
Other income from nonbank subsidiaries.....	0.12	0.12	88	0.60	0.11	89	0.51	0.03	93	15.02	0.11	95	2.12	0.01	95
Operating income from nonbank subsidiaries	122.86	64.26	81	303.60	94.31	88	206.38	73.08	93	4,037	105.70	97	25.17	83.73	22
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			42.28			29.39			65.48	
Interest income from subsidiary holding companies		15.40			5.06			0			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0			0			0	
Other income from subsidiary holding companies.....		-3			-0.41			0			0			0	
Operating income from subsidiary holding companies.....		85.23			47.30			42.28			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	90.21	67.73	46	88.72	72.55	42	91.13	76.48	34	61.32	76.69	21	0	77.61	8
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.06	35	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	2.83	1.25	84	2.68	1.64	81	2.52	1.26	88	12.59	0.96	91	74.92	0.75	98
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	93.04	81.70	36	91.40	82.68	32	93.65	84.17	29	73.91	84.80	14	74.92	94.06	13
Dividends from nonbank subsidiaries	5.55	2.90	81	7.96	3.56	83	5.72	1.35	85	23.01	1.76	95	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	1.09	0.01	95	0.60	0.02	94	0.59	0	97	2.78	0	98	10.61	0	99
Other income from nonbank subsidiaries.....	0.01	0	92	0.02	0.01	91	0.02	0	93	0.10	0	96	0.98	0	97
Operating income from nonbank subsidiaries	6.65	4.41	77	8.57	5.69	78	6.33	1.71	84	25.89	2.06	94	11.59	1.56	92
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt		27.96			28.03			32.71			59.71			70.71	